

Table II.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.8%	67.5%	69.7%	69.0%	63.4%	53.8%	69.4%	57.2%
New England:								
Connecticut	53.6%	53.7%	54.6%	64.3%	46.6%	53.5%	60.0%	52.7%
Maine	48.4%	75.4%	61.1%	50.3%	59.2%	38.8%	65.7%	45.4%
Massachusetts	66.8%	64.6%	79.6%	92.6%	72.1%	59.9%	80.7%	64.6%
New Hampshire	54.7%	52.9%	76.4%	71.9%	61.9%	44.4%	68.6%	52.4%
Rhode Island	56.8%	71.7%	46.8%	55.9%	67.1%	51.8%	60.5%	56.2%
Vermont	43.0%	66.0%	41.9%	55.5%	37.9%	38.1%	51.3%	40.9%
Middle Atlantic:								
New Jersey	51.8%	75.7%	48.4%	71.2%	53.9% *	45.3%	55.8%	51.2%
New York	60.4%	67.4%	70.2%	75.1%	69.4%	54.2%	73.5%	58.7%
Pennsylvania	64.7%	69.3%	70.5%	72.3%	80.3%	57.1%	73.0%	63.5%
East North Central:								
Illinois	59.7%	62.7%	62.1%	62.5%	52.4%	61.3%	61.3%	59.5%
Indiana	49.0%	--	75.8%	46.6%	53.9%	45.8%	67.5%	47.1%
Michigan	56.1%	--	64.1%	73.3%	62.9%	49.2%	66.0%	54.8%
Ohio	43.9%	--	74.1%	47.8%	63.9%	34.1%	65.6%	41.2%
Wisconsin	51.5%	14.2% *	83.6%	40.9%	45.3%	56.4%	58.2%	50.8%
West North Central:								
Iowa	52.8%	60.1%	69.4%	67.4%	57.4%	45.7%	65.0%	51.1%
Kansas	52.0%	54.6%	76.7%	60.6%	59.3%	41.6%	63.6%	49.6%
Minnesota	38.0%	31.1% *	32.6% *	24.5%	21.8%	48.7%	35.1%	38.4%
Missouri	60.1%	--	69.8%	63.2%	75.8%	55.0%	59.5%	60.2%
Nebraska	40.5%	22.6% *	51.7%	56.6%	39.2%	38.0%	38.8%	40.8%
North Dakota	48.8%	55.2%	51.8%	45.4%	29.5%	61.0%	50.8%	48.3%
South Dakota	54.3%	69.9%	58.7%	65.3%	44.0%	57.0%	61.5%	52.9%
South Atlantic:								
Delaware	62.7%	--	83.2%	66.5%	72.4%	56.6%	70.6%	61.7%
District of Columbia	59.9%	63.7%	77.6%	86.3%	65.3%	46.2%	76.5%	57.1%
Florida	63.7%	89.0%	83.4%	83.8%	72.7%	55.1%	84.7%	60.6%
Georgia	52.9%	--	87.2%	78.4%	63.6%	42.9%	80.4%	50.5%
Maryland	56.5%	67.9%	72.8%	69.6%	58.2%	50.3%	75.8%	52.7%
North Carolina	46.4%	--	78.8%	38.9%	46.6%	44.2%	65.9%	44.2%
South Carolina	58.1%	--	81.6%	65.6%	74.7%	49.1%	71.8%	56.9%
Virginia	56.6%	67.1%	91.7%	73.4%	40.9%	55.8%	81.0%	53.2%
West Virginia	55.4%	--	67.8%	75.2%	75.2%	45.8%	62.4%	54.8%
East South Central:								
Alabama	75.1%	--	95.8%	90.8%	88.5%	66.5%	89.8%	72.8%
Kentucky	53.3%	66.9%	83.0%	76.0%	54.0%	47.8%	76.0%	51.2%
Mississippi	74.7%	69.7%	89.2%	83.2%	74.8%	72.0%	81.4%	73.6%
Tennessee	56.1%	76.1%	43.7%	55.9%	58.1%	55.5%	58.0%	55.9%
West South Central:								
Arkansas	60.1%	83.2%	77.0%	69.9%	76.0%	50.5%	72.7%	57.8%
Louisiana	66.0%	70.0%	76.3%	83.0%	62.7%	59.5%	75.2%	64.1%
Oklahoma	68.7%	--	62.6%	82.1%	73.6%	64.2%	73.2%	67.7%
Texas	62.3%	83.8%	69.8%	67.7%	68.0%	57.4%	73.7%	60.6%
Mountain:								
Arizona	59.8%	--	88.6%	57.4%	58.5%	59.7%	58.5%	59.9%
Colorado	55.0%	59.3%	67.4%	60.4%	57.4%	50.9%	66.5%	53.0%
Idaho	53.9%	--	58.4%	68.6%	61.7%	47.8%	58.8%	52.9%
Montana	40.5%	42.9% *	25.9% *	49.9%	31.7%	44.8%	38.9%	41.0%
Nevada	60.2%	81.5%	73.2%	70.7%	81.5%	49.8%	78.9%	56.7%
New Mexico	62.3%	72.9%	83.2%	72.1%	85.5%	48.8%	72.7%	60.4%
Utah	50.5%	66.3%	51.3%	61.3%	48.7%	48.1%	65.2%	47.8%
Wyoming	47.1%	38.5%	57.0%	51.8%	60.9%	36.8%	46.7%	47.2%
Pacific:								
Alaska	56.3%	90.7%	42.7% *	43.4%	51.8%	61.9%	52.6%	56.9%
California	69.8%	71.0%	66.0%	79.2%	82.7%	64.2%	70.4%	69.7%
Hawaii	69.8%	48.4%	80.6%	75.8%	80.5%	66.4%	67.7%	70.4%
Oregon	63.0%	82.1%	84.6%	79.7%	53.8%	59.0%	84.0%	59.2%
Washington	48.5%	71.6%	57.6%	76.7%	49.2%	38.2%	64.5%	45.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	2.01%	1.72%	1.33%	1.36%	0.92%	1.04%	0.72%
New England:								
Connecticut	3.12%	13.00%	13.90%	7.59%	7.43%	4.04%	6.91%	3.42%
Maine	6.23%	12.34%	11.16%	9.60%	7.38%	9.32%	7.30%	6.93%
Massachusetts	3.69%	15.72%	9.17%	5.46%	8.34%	5.34%	6.09%	4.19%
New Hampshire	3.68%	13.39%	8.40%	7.68%	7.49%	5.57%	6.51%	4.16%
Rhode Island	2.85%	9.47%	12.46%	9.11%	7.49%	3.07%	6.96%	3.11%
Vermont	4.03%	10.88%	9.12%	6.94%	7.08%	7.66%	5.87%	4.86%
Middle Atlantic:								
New Jersey	5.51%	10.29%	10.98%	8.55%	16.87% *	6.30%	7.02%	6.20%
New York	2.51%	7.04%	6.93%	5.32%	5.00%	3.39%	3.65%	2.78%
Pennsylvania	3.37%	9.62%	7.73%	6.11%	4.46%	5.12%	4.68%	3.78%
East North Central:								
Illinois	2.97%	9.64%	7.82%	5.34%	6.10%	4.19%	4.96%	3.32%
Indiana	3.94%	--	10.20%	9.42%	6.94%	5.55%	6.91%	4.28%
Michigan	3.67%	--	9.94%	8.14%	7.44%	5.25%	6.46%	4.07%
Ohio	3.61%	--	9.75%	9.00%	6.00%	4.66%	6.13%	3.89%
Wisconsin	3.77%	7.81% *	6.60%	8.50%	8.05%	5.09%	6.83%	4.13%
West North Central:								
Iowa	3.30%	10.59%	8.88%	7.03%	6.13%	5.20%	6.02%	3.69%
Kansas	3.52%	13.75%	7.95%	7.86%	7.24%	5.25%	6.06%	4.05%
Minnesota	4.20%	11.09% *	10.10% *	5.95%	5.38%	5.84%	6.03%	4.74%
Missouri	3.69%	--	12.05%	8.46%	5.97%	5.35%	7.77%	4.05%
Nebraska	3.52%	10.82% *	11.20%	10.13%	7.40%	4.74%	7.11%	3.91%
North Dakota	3.22%	12.23%	10.77%	7.69%	6.05%	4.94%	6.59%	3.67%
South Dakota	3.70%	10.24%	9.79%	7.83%	5.58%	6.48%	6.08%	4.30%
South Atlantic:								
Delaware	3.97%	--	7.45%	11.82%	8.39%	4.06%	7.24%	4.28%
District of Columbia	3.48%	10.62%	10.22%	5.84%	6.47%	5.59%	6.07%	3.96%
Florida	3.00%	6.46%	9.23%	4.56%	6.11%	4.27%	4.22%	3.38%
Georgia	4.47%	--	6.69%	7.73%	11.22%	5.44%	5.52%	4.80%
Maryland	3.70%	11.90%	11.63%	9.63%	8.34%	5.12%	6.25%	4.21%
North Carolina	3.80%	--	10.10%	9.88%	10.18%	4.54%	8.60%	4.02%
South Carolina	3.87%	--	8.77%	10.08%	6.49%	5.21%	7.45%	4.14%
Virginia	4.51%	10.93%	4.71%	6.48%	8.43%	6.59%	4.15%	5.13%
West Virginia	3.91%	--	11.61%	8.64%	6.37%	5.02%	8.49%	4.21%
East South Central:								
Alabama	3.51%	--	4.21%	4.22%	4.55%	5.50%	4.65%	4.05%
Kentucky	3.38%	10.27%	9.09%	7.57%	7.72%	4.43%	5.70%	3.65%
Mississippi	3.76%	12.17%	7.03%	7.09%	8.63%	5.31%	5.41%	4.31%
Tennessee	4.01%	10.05%	10.79%	9.26%	7.74%	5.50%	6.92%	4.39%
West South Central:								
Arkansas	3.84%	12.48%	9.55%	8.73%	5.84%	5.60%	7.26%	4.34%
Louisiana	3.62%	10.75%	10.11%	5.73%	6.79%	5.79%	6.70%	4.10%
Oklahoma	3.44%	--	10.66%	6.74%	6.68%	5.15%	6.00%	3.96%
Texas	2.41%	6.02%	8.80%	5.64%	4.94%	3.27%	4.35%	2.67%
Mountain:								
Arizona	3.71%	--	6.33%	9.40%	8.71%	4.82%	8.17%	4.02%
Colorado	4.04%	17.28%	10.68%	9.17%	9.97%	5.31%	7.30%	4.51%
Idaho	5.28%	--	11.83%	8.64%	8.03%	8.03%	6.74%	6.14%
Montana	3.81%	14.39% *	9.65% *	8.81%	5.90%	6.49%	6.70%	4.59%
Nevada	3.59%	12.26%	10.66%	11.12%	6.56%	4.77%	6.37%	4.07%
New Mexico	3.68%	11.93%	7.74%	8.25%	5.08%	4.60%	6.45%	4.17%
Utah	3.54%	12.82%	13.42%	9.80%	8.09%	4.57%	7.64%	3.86%
Wyoming	4.62%	11.11%	11.81%	9.21%	9.75%	7.55%	6.72%	5.79%
Pacific:								
Alaska	4.28%	6.84%	12.85% *	11.27%	7.30%	6.27%	8.27%	4.76%
California	2.17%	5.85%	6.09%	4.68%	4.05%	3.28%	3.60%	2.49%
Hawaii	3.12%	8.37%	7.88%	7.22%	5.47%	4.90%	5.45%	3.71%
Oregon	3.45%	7.45%	6.88%	8.12%	7.52%	5.10%	4.06%	4.03%
Washington	3.97%	10.68%	9.29%	6.78%	6.84%	5.73%	5.75%	4.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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